

Applicants wish to thank the Examiner for the personal interview granted Applicants' representatives on January 14, 2003, at which time Applicant's previously filed amendment of Claim 1 was discussed and arguments in support of patentability were presented. However, no agreement on the patentability of the claims was reached, as the Examiner indicated that further consideration of the amendment was required.

Claim 1 is directed to a method comprising, *inter alia*: (1) formatting first formatted account information into second formatted account information; (2) storing the second formatted account information in a storage area, without storing graphical images of an original printed account statement; and (3) transferring the second formatted account information from the storage area to a display device for displaying the second formatted account information *in a format that appears identical in all material aspects to the original printed account statement.*

Regarding the rejection of Claim 1 under 35 U.S.C. § 103(a), the Office Action asserts that the '770 patent discloses everything in the claims with the exception of (1) formatting first formatted account information into second formatted account information, and (2) transferring a second formatted account information from a storage area to a display device (in a format that appears identical in all material aspects to the original printed account statement), and relies on the '874 patent to remedy the deficiencies.

The '770 patent is directed to a method and system for automatically analyzing historical financial statements and generating financial forecasts. However, as admitted in the Office Action, the '770 patent fails to disclose transferring second formatted account information from a storage area to a display device for displaying the second formatted account information in a format that appears identical in all material aspects to the original printed account statement.

Turning now to the secondary reference, the '874 patent is directed to a system and method for automatic data file format translation. The '874 patent discloses receiving data from a wide variety of remote sources, identifying the format of the data, translating the data into a common file format, and then converting the data to a specific format needed by a particular recipient. However, the '874 patent fails to disclose transferring second formatted account information from a storage area to a display device for displaying the second formatted account information *in a format that appears identical in all material aspects to an original printed account statement*, as recited in Claim 1.¹

Thus, no matter how the teachings of the '770 and '874 patents are combined, the combination does not teach or suggest transferring second formatted account information from a storage area to a display device for displaying the second formatted account information in a format that appears identical in all material aspects to an original printed account statement, as recited in Claim 1. Accordingly, Applicants respectfully submit that a *prima facie* case of obviousness has not been established and that the rejection of Claim 1 (and dependent Claims 2-4 and 6-8) should be withdrawn.

Independent Claims 9 and 15 recite limitations analogous to the limitations recited in Claim 1. Accordingly, for the reasons stated above for the patentability of Claim 1, Applicants respectfully submit that a *prima facie* case of obviousness has not been established and that the rejection of Claim 9 (and dependent Claims 10-12 and 14) and Claim 15 (and dependent Claims 16-18 and 20) should be withdrawn.

Thus, it is respectfully submitted that independent Claims 1, 9, and 15 (and all associated dependent claims) patentably define over the '770 and '874 patents.

¹ Moreover, Applicants note that the claimed appearance of the displayed second formatted account information is not specifically addressed in the Office Action.

Consequently, in light of the above discussion, the outstanding grounds for rejection are believed to have been overcome. The application herewith is believed to be in condition for formal allowance. Early and favorable action to that effect is respectfully requested.

Respectfully submitted,

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